

S & J Funding, Inc.
212 Waldeck Road
Ledbetter, TX 78946

March 27, 2009

RE: Reference for David Brewer, Attorney at Law, PLLC

Dear Sirs,

My company is a hard money lender and I recently hired Mr. Brewer's firm to conduct the foreclosure of a commercial property. The owner chose to fight the foreclosure through numerous means, up to and including filing for bankruptcy on the eve of the first scheduled foreclosure sale. Mr. Brewer and his firm were able to resolve all issues and prevail in a series of highly contested hearings in Federal Bankruptcy court against experienced bankruptcy counsel, convincing the court to remove the automatic stay for the sole purpose of releasing my collateral from the bankruptcy court's jurisdiction and allowing our foreclosure sale to move forward. What is normally a one or two month process was extended through the debtor's resistance into a 5 -6 month ordeal, with Hurricane Ike related damage to our building further complicating the process.

Mr. Brewer displayed competency and professionalism at every turn. As a hard money lender and former banker of thirty years duration, I have worked with plenty of attorneys in numerous contexts. I would have to say Mr. Brewer and his firm are in the upper tier of firms with which I have worked.

Mr. Brewer consistently demonstrated the ability to strategically plan for those tasks which where most important, respond promptly to urgent needs, and manage the litigation so as to efficiently yet aggressively pursue my goals.

I highly recommend Mr. Brewer and his firm; those who find themselves in highly contested litigation will be pleased for having retained his services.

Sincerely,



Stephen Broadus
S & J Funding, Inc.